

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT I, BARBARA F. REIN, have made, constituted and appointed, and by these presents do make, constitute and appoint my friend, LISA O'GRADY, attorney-in-fact for me and in my name, place and stead, for my use and benefit, as set forth herein. My attorney-in-fact shall have power to transact all my business, conduct banking transactions as set forth in Section 2 of P.L. 1991, C.95(R.S. 46:2B-11, et seq.), and manage all my property and affairs as completely as I might do if personally present including, without limitation, exercising all the power set forth herein.

To make, sign, endorse, accept, assign, transfer, guarantee and deliver checks, notes, drafts and to sell or transfer any stocks, bonds, securities and other assets which shall stand in the name of my attorney, or in my name, either individually or jointly with others.

To sell or in any way dispose of any real estate I may own, including my home, if she feels it is in my best interest, and to execute all documents in connection therewith.

To sign any medical papers, medicare forms, documents or authorizations on my behalf in the event of an emergency or my inability to sign; including any and all medical treatment and life support and sustenance decisions.

To receive on my behalf any inheritance or other disposition of a decedent's estate and to execute all documents in connection

therewith, including, but not by way of limitation, a refunding bond and release.

To exercise, do or perform any act, right, power, duty or obligation whatsoever that I now have or may hereafter acquire, and to do or perform in connection therewith or arising out of or relating to any person, item, thing, transaction, either real or personal or tangible or intangible, or any other matter whatsoever.

To prepare, sign and file income tax returns or declarations of estimated tax for any year or years, to utilize any gift-splitting provision or other tax election and to prepare and sign and file any claims for refund or tax.

Pursuant to N.J.S.A. 46:2B-8.1, THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY SUBSEQUENT DISABILITY, OR INCAPACITY, OR LAPSE OF TIME; it being my intention that all powers conferred upon my attorney-in-fact herein shall remain at all times in full force and effect, notwithstanding my incapacity, disability, death or any uncertainty with regard thereto.

I give and grant unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or her substitute shall lawfully do or cause to be done by virtue hereof. Said attorney-in-fact shall have

authority to designate another person to act as power of attorney in the event she does not want to act or is unable to act as attorney-in-fact as set forth herein.

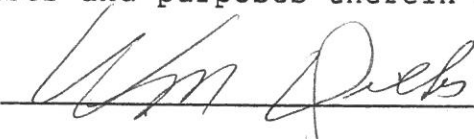
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 10th day of September, 2012.

 (L.S.)
BARBARA F. REIN

STATE OF NEW JERSEY:

COUNTY OF CAMDEN : ^{SS}

BE IT REMEMBERED, that on this 10th day of September, 2012, before me, the undersigned authority, personally appeared BARBARA F. REIN, who I am satisfied is the person named in and who executed the within instrument, and thereupon she acknowledged that she signed, sealed, and delivered the same as her act and deed, for the uses and purposes therein expressed.



WILLIAM D. DILKS
Attorney at Law, New Jersey